

Property Protector Flats

Compare the improved Residential wordings

Effective for new and existing policies from 1 October 2014

Benefits/Product	Elite Flats	Advantage Flats	Sovereign Flats	Premier Plus Flats
Standard Level of Cover	Accidental Damage	Accidental Damage	Accidental Damage	Accidental Damage
Tenant Acceptance Criteria	Various	Various	Various	Various
Basis of Contract	Statement of Fact	Statement of Fact	Statement of Fact	Statement of Fact
Contents/Communal Contents	£ 5,000*	£ 5,000*	£ 20,000*	£ 5,000*
Alternative Accommodation	30% Sum Insured	30% Sum Insured	20% Sum Insured	30% Sum Insured
Loss of Rent Cover (See extended)	30% Sum Insured	30% Sum Insured	20% Sum Insured	30% Sum Insured
Loss of Rent Indemnity Period (See extended)	12/24/36 months	12/24/36 months	12/24/36 months	No Limit
Property Owners Liability (See extended)	£5,000,000	£5,000,000	£5,000,000	£5,000,000
Employers Liability (See extended)	Optional	Optional	Included	Not included
Subsidence Cover	Included	Included	Included	Included
Terrorism Cover	Optional	Optional	Optional	Optional
Trace and Access Cover	£100,000	£25,000	£5,000/£25,000 _{AOP}	£25,000
Lock Replacement Cover	£25,000	£10,000	£1,000/£25,000 _{AOP}	£5,000
Day 1 Inflation Provision	on request	on request	on request	on request
Landscaping Costs/Emergency Access	£25,000	£25,000 / £5,000	£25,000	£1,000
Inspection/Services Warranty (if empty)	after 45 days	after 45 days	after 30 days	after 90 days
Loss of Metered Utilities	No Limit	£10,000	£5,000	£1,000
Empty/Unoccupied Cover Restriction	Subject to Underwriting	Subject to Underwriting	Subject to Underwriting	Subject to Underwriting
Malicious Damage by Tenant	Included	Included*	Not included	Included
Theft by Tenant	Included	Not included	Not included	Included
Fly Tipping (Subject to £1000 excess)(Any One Loss/Period)	£10,000/£10,000	£500/£5,000	Not included	Not included
Clearance of Drains	Included	£5,000	Not included	Not included
Tree Felling/Any one Claim/Any one period	£1,000 / £2,500	£1,000 / £25,000	£ 500 / £2,500	Not included
Tree Removal/Any one Claim/Any one period	£1,000 / £2,500	£1,000 / £25,000	£ 500 / £2,500	Not included
Newly Acquired	£1,000,000	10% / £250,000	Not included	Not included
Alterations/Capital Additions (Buildings)	£2,000,000	10% / £250,000	Not included	Not included
Nest Removal Cover/Vermin Removal	£1,000/£1,000	£1,000/Nil	£250/Nil	Not included
Employees/Visitors Effects	£500	Not included	Not included	Not included
Archaeological Discoveries	£25,000	Not included	Not included	Not included
Damage after Illegal Cultivation of Drugs	Subject to Conditions	Not included	Not included	Not included
Business Rates (Any one loss/Any one period)	£25,000/£100,000	Not included	Not included	Not included
Dilapidations	£2,500	Not included	Not included	Not included
Eviction of Squatters	£50,000	Not included	Not included	Not included
Exhibition Equipment	£5,000	Not included	Not included	Not included
Contract All Risks	£500,000	Not included	Not included	Not included
Legal Contingencies	£50,000	Not included	Not included	Not included
Equipment Breakdown Cover	Not included	Not included	Not included	Not included
Legal Expenses/Property Emergency Cover	Optional	Optional	Optional	Optional
Policy Excess (higher excess or voluntary excess may also apply)				
Fire, Lightning, Explosion, Aircraft	nil	£100	nil	£100
General Excess	£250	£100	£250	£100
Malicious Damage/Theft Excess	£250	£100	£250	£100
Unoccupied Property	£ Variable	£100	£250	£250
Escape of Water Excess	£250	£250	£250	£250
Subsidence Excess	£1,000	£1,000	£1,000	£1,000
Underwritten By	Zurich Insurance	LV Insurance	AXA Insurance	Towergate Consortium
Legal Expenses & Property Emergency provided by	ARAG	ARAG	ARAG	ARAG

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Property Owners Liability	Elite Flats	Advantage Flats	Sovereign Flats	Premier Plus Flats
Legionella	Yes	Not Included	Not Included	Yes
Defective Premises Act	Yes	Yes	Yes	Not Included
Products Liability	Yes	Not Included	Not Included	Not Included
Consumer Protection Act - Defence	Yes	Yes	Not Included	Not Included
Contingent Motor Liability	Yes	Yes	Not Included	Not Included
Corporate Manslaughter	Yes	Yes	Not Included	Not Included
Court Attendance Costs <small>Director/Employee</small>	£250 / £100	£250/£250	As Agreed	As Agreed
Data Protection Act	Yes	Yes	Not Included	Not Included
Environmental Clean Up Costs	£1,000,000	Not Included	Not Included	Not Included
Health & Safety at Work Act - Defence	Yes	Yes	Yes	Not Included
Indemnity to Directors & Employees	Yes	Yes	Yes	Not Included
Indemnity to Principal	Yes	Yes	Yes	Not Included
Personal Liability Overseas	Yes	Not Included	Not Included	Not Included
Liable and Slander	Yes	Not Included	Not Included	Not Included
Injury to Employees	See EL Section	Not Included	See EL Section	Included
Employee Definition	See policy wording	Not applicable	See policy wording	Domestic Employee

Employers Liability

Employee Definition	See policy wording	See policy wording	See policy wording	Not Included
Corporate Manslaughter	Yes	Yes	Not Included	Not Included
Court Attendance Costs	£250 / £100	£250/£250	As Agreed	Not Included
Health & Safety at Work Act - Defence	Yes	Yes	Yes	Not Included
Indemnity to Directors & Employees	Yes	Yes	Yes	Not Included
Indemnity to Principal	Yes	Yes	Yes	Not Included
Injury to Partner or Proprietor	Yes	Yes	Yes	Not Included
Private Work for Insured by Employees	Yes	Not Included	Not Included	Not Included

Business Interruption/Loss of Rent

Rent Receivable	Yes	Yes	Yes	Yes
Alternative Accommodation	Yes	Yes	Yes	Yes
Legionellosis	£1,000,000	Not Included	Not Included	Not Included
Legionellosis - Cleaning Costs	£25,000	Not Included	Not Included	Not Included
Rent Receivable on Capital Additions	10% / £500,000	Not Included	Not Included	Not Included
Managing Agents	20%	£10,000	Not Included	Not Included
Cost of Reletting	Yes	Yes	Not Included	Not Included
Loss of Attraction	£2,000,000	Not Included	Not Included	Not Included
Anchor Tenant	£2,000,000	Not Included	Not Included	Not Included
Notifiable Diseases, Murder & Suicide	£1,000,000	Not Included	Not Included	Not Included
Unlawful Occupation of the property	£10,000	Not Included	Not Included	Not Included
Book Debts	Yes	Not Included	Not Included	Not Included

Legal Contingencies

Defective Title	Yes	Not Included	Not Included	Not Included
Restrictive Covenant	Yes	Not Included	Not Included	Not Included
Absence of Easements	Yes	Not Included	Not Included	Not Included
Chancel Repair	Yes	Not Included	Not Included	Not Included
Perpetuity Cover	Yes	Not Included	Not Included	Not Included

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